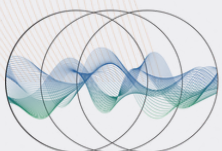


REPORT

THE GIG ECONOMY IN TRICITY

A Platform Labour Market Study

July 2026



PANJ

Policy Advisory and
Network for Joint Progress

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Attribution

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Digital labour platforms have become a central feature of contemporary labour markets, particularly in urban economies of the Global South. In India, app-based ride-hailing, food delivery, and logistics platforms have expanded rapidly over the past decade, absorbing a large pool of young, migrant, and informally employed workers. In contrast to standard employment relationships, platform workers can relatively easily switch between platforms, and in many cases simultaneously engage with multiple platforms. This practice, commonly referred to as multi-homing, has emerged as a defining characteristic of platform labour markets (Li and Zhu, 2021).

While this expansion has generated new income opportunities, it has also raised concerns regarding employment precarity, income volatility, weak social security nets, and the changing nature of competition in labour-intensive platform markets. International evidence shows that most platform workers face fluctuating earnings, uncertain working hours, and limited access to employment benefits (International Labour Organisation, 2021; World Bank, 2023). Studies focusing on India highlight that a large share of app-based delivery and ride-hailing workers rely on gig work as their primary source of income, often working long hours to stabilise earnings (NITI Aayog, 2022). Irregular payment structures, high platform commissions, and opaque incentive schemes, all of which contribute to financial stress among workers (Dvara, 2024).

Unlike standard employment, platform work is characterised by fluctuating demand, dynamic pricing, and unilateral changes in platform rules. This generates substantial uncertainty for workers. In developing economies, these challenges are compounded by informality and limited alternative employment opportunities. Recent analysis of India's gig economy emphasizes how platform models externalise economic risk onto workers while retaining control over incentives and governance (Nair, 2020). This underscores the examination of worker strategies and platform retention dynamics. Despite the growing policy and academic interest in gig work, empirical evidence linking worker strategies, inter-platform competition, and retention dynamics remains limited, particularly in the Indian context. Much of the existing literature either focuses on worker welfare and working conditions without explicit analyses of market competition or examines platform competition from a firm-centric perspective without incorporating labor mobility and worker behaviour. This separation obscures the ways in which worker strategies such as multi-homing actively reshape competitive dynamics across platforms.

Strategy research re-conceptualises platforms as networked ecosystems in which governance and participation choices play a central role in shaping competitive dynamics and market stability (McIntyre and Srinivasan, 2017). Within this framework, multi-homing can be understood as a strategic response by workers to income volatility and platform-specific uncertainty. At the same time, research also shows that platforms may strategically restrict participant choice to manage competition and influence matching outcomes (Halaburda et al., 2018), underscoring the importance of governance design in structuring platform behaviour and market dynamics. The governments, across centre and state level, have taken cognizance of the need to regulate the market.

The Government of India introduced the Code on Social Security, 2020, which has now become the overarching framework for providing social security initiatives for labour welfare. The Code provides for the first nation-wide effort to recognise gig workers as a separate segment of workers. It provides for the registration of the gig workers through e-Shram portal and determines contributions to be made by the aggregators towards social security. Chandigarh through the UT administration, Mohali through Punjab's legislative framework, and Panchkula through Haryana's legislative framework, have launched dedicated drives and campaigns for bringing maximum workers under the cover of welfare schemes (HT, 2025; CMO Haryana, 2026).

Apart from this, Haryana has also proposed the creation of Haryana Gig Workers Welfare Board for the overall welfare of the gig workers (Government of Haryana, 2024). Another significant development has been the Haryana Motor Vehicles (Amendment) Rules, 2026 which aims to provide a comprehensive regulatory framework for the platform aggregators and service providers operating in the state. To regulate the working hours, these rules mandate that the drivers cannot remain logged into the platform for more than 12 hours. The aggregators are also required to provide a term insurance of minimum Rs. 10 lakhs for the onboarded drivers. These rules also provide for mandatory registration of aggregators, provisions related to the regulation of fare and security standards (IE, 2026; ET, 2026).

Against this background, this research report presents the trends in platform across workers in the Chandigarh–Mohali–Panchkula (Tricity) region.

Methodology

The study is based on primary survey data collected from app-based gig workers in the Chandigarh–Mohali–Panchkula (Tricity) urban agglomeration, one of North India's most

prominent platform-intensive labour markets. The Tricity region provides a suitable empirical setting due to its high penetration of food delivery, ride-hailing, and last-mile logistics platforms, combined with a diverse workforce comprising local and migrant workers. In addition, the Tricity region provides a natural setting of three regulatory frameworks converging. Mohali through Punjab; Chandigarh through the UT administration; and Panchkula through Haryana, all have different regulations.

Data were collected using a structured questionnaire administered through in-person interviews. A stratified random sampling design was employed to ensure adequate representation across major platform segments, namely food delivery, ride-hailing, and last-mile logistics, as well as across different geographic zones within the urban agglomeration. This approach allows the sample to capture heterogeneity in work arrangements, platform exposure, and operational conditions while avoiding over-representation of any single platform or locality.

The final analytical sample consists of 312 gig workers actively engaged on one or more digital labour platforms at the time of the survey. The questionnaire includes detailed modules covering socio-demographic characteristics, migration status, education, employment history, platform engagement, working hours, earnings, platform commissions, app-related and operational issues, access to training, health and social protection, and future work plans. The breadth of the instrument enables a comprehensive examination of both economic incentives and institutional conditions shaping worker behaviour.

Findings

Demographics

The platform workforce across the tricity region is predominantly young, with nearly two-thirds of respondents less than 30 years old. This age profile is consistent with international and Indian evidence that platform-based work disproportionately attracts younger cohorts facing barriers to entry in formal employment (International Labour Organization, 2021; NITI Aayog, 2022).



Figure 1: Age distribution of gig workers interviewed

The strong male dominance reflects both the physical demands of delivery and ride-hailing work and persistent gendered barriers in access to platform labour. Women gig workers are difficult to spot across the tricity region. This too is consistent with the larger trends surrounding gig work which indicates that gig work may not have adjusted to the needs of female workers.

Table 1: Gender distribution of gig workers interviewed

Gender	Share (%)
Male	95
Female	5

Educational attainment is relatively heterogeneous. While a substantial share of workers interviewed possess education beyond secondary level, this does not translate into stable or protected employment. 36.6 percent of the workers interviewed were graduates and above. This pattern reinforces arguments in the literature that platform work absorbs not only low-skilled labour but also educated workers facing underemployment in urban labour markets (World Bank, 2023). Migration emerges as a defining feature of the sample, with more than half of the respondents reporting migrant status. Migration-driven labour supply has been widely documented in platform work, particularly in Indian cities, where migrants rely on gig work as an accessible entry point into urban labour markets (NITI Aayog, 2022). 58.3 percent of the workers interviewed were migrants in the tricity region. The combination of youth, migration, and income dependence underscores the vulnerability of the workforce and its sensitivity to platform conditions. Of the total workers interviewed, 76.9 percent affirmed gig work as the primary income source.



Figure 2: Educational Qualification distribution of gig workers interviewed

Tricity-wise Trends: Demographics

The analysis of city-wise demographic distribution reflects spatial variation. Mohali has the highest concentration of young workers, with nearly 92 percent being less than thirty-five years old. In comparison, this proportion is 78 percent and 80 percent for Chandigarh and Panchkula, respectively.

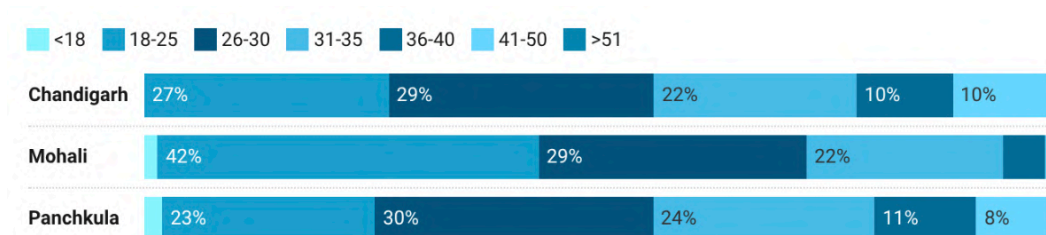


Figure 3: Age distribution across tricity

The data sample reflects a highly skewed gender distribution across all the cities. Only two of eighty-seven in Chandigarh, one of sixty-five in Mohali, and four of one hundred in Panchkula are females. Four out of the eight women workers across the cities were employed with Urban Company, a firm predominantly engaged in the home cleaning and beauty sector. This highlights the perpetuation of gender specific occupational segregation in the gig economy. A study by ORF (2020) examines the challenges—such as algorithmic biases, limited bargaining power, and other idiosyncratic barriers—that restrict the participation of women in the gig economy in spite of the flexibilities and opportunities that accompany it.

Table 3: City-wise gender distribution of workers

City	Male (%)	Female (%)
Panchkula	96.0	4.0
Chandigarh	97.7	2.5
Mohali	98.5	1.5

The educational profile of respondents reflects both inter-city variation and intra-city diversity. Panchkula has a higher proportion of workers with technical education (11 percent) as compared to Chandigarh (1.25 percent) and Mohali (4.6 percent). As per the survey findings, a

sizable proportion of workers across the three cities are graduates. Approximately 17 percent in Chandigarh and Mohali and 12 percent in Panchkula had undertaken higher studies (graduate-level education). This trend may be better understood in the context of high rates of youth unemployment, which stand at 19.3 percent and 12.4 percent in Punjab and Haryana, respectively (NSO, 2026).

Education and Job Preference Relationship

The data sample reveals a clear relationship between the education profile and job preferences of the workers. The most striking pattern is that the respondents with lower levels of education are more dependent on gig work as their primary source of livelihood and are more likely to engage in gig work full-time. Workers with education up to the 10th and 10+2 levels, 78 percent and 79 percent, respectively, reported gig work as their primary source of income and a full-time occupation. Conversely, for the graduates and above, this proportion falls to 55 percent. This indicates that the more educated workers view gig work as a supplementary source of income.

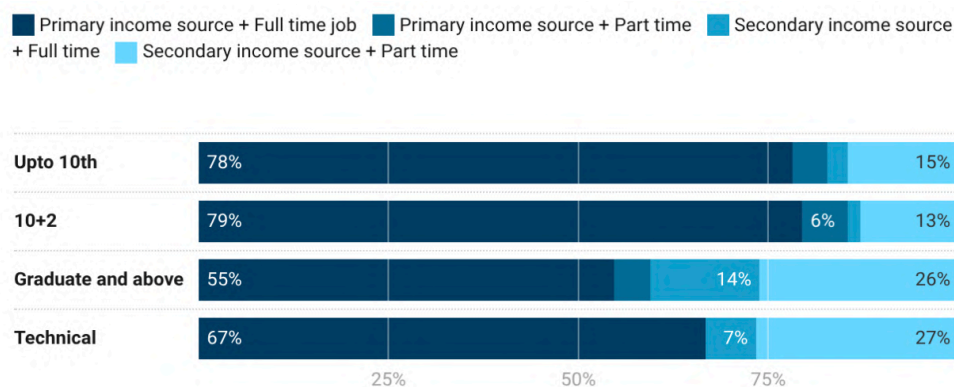


Figure 4: Co-relation between Education and Job Preference

Work Intensity and Earnings

Evidence from across the world on gig workers suggests that workers often adjust for income volatility by extending working hours (ILO, 2021). The survey findings were in line with long working hours, averaging more than nine hours per day and nearly six days per week. Net daily income exhibits substantial dispersion, indicating pronounced earnings variability even among workers operating within similar platform ecosystems. This variability is compounded by significant platform commissions, with average cuts exceeding 20 percent of gross earnings.

High and opaque platform cuts have been repeatedly highlighted in Indian policy and research reports as a major source of worker dissatisfaction and financial stress (Dvara Research, 2024).

Table 2. Work Intensity, Earnings, and Platform Costs

Variable	Mean	SD	Min	Max
Working hours per day	9.1	2.4	4	14
Working days per week	5.9	1.1	2	7
Net daily income (INR)	682	214	250	1400
Platform cut (%)	21.6	6.3	5	35

Tricity-wise Trends: Work Intensity and Earnings

The gig work, across the three cities, is characterised by long working hours. 73 percent of the surveyed workers in Panchkula, 61 percent in Chandigarh, and 56 percent in Mohali work more than 10 hours a day. Similar working hours have also been reported in other states. For instance, a survey conducted by the State Planning Commission of Tamil Nadu (2026) found that some workers were working for even more than 16 hours a day.

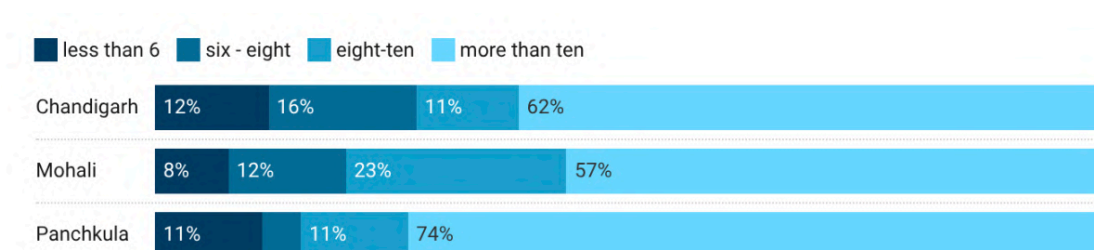


Figure 5: Working hours across Tricity

There is also a variation in the earnings of the workers across the Tricity region. Chandigarh and Panchkula are more remunerative as compared to Mohali. Where the daily earnings for 69 percent of the respondents in Panchkula and 60 percent in Chandigarh is more than 800 rupees, this proportion reduces to 41 percent in Mohali. The Haryana Motor Vehicles (Amendment) Rules, 2026, which regulates the fare and caps the commissions of the aggregators, may explain the higher earnings of gig workers in the state (IE, 2026).

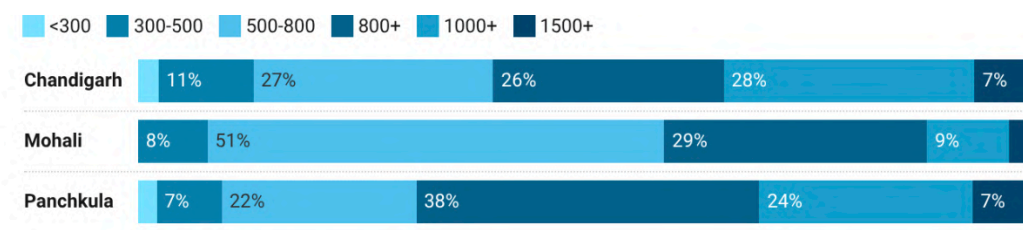


Figure 6: City-wise Income Trends

Platform Engagement and Multi-Homing Patterns

A clear majority of workers report active engagement with more than one platform, with a non-trivial share operating on three or more platforms simultaneously (Table 3). This finding provides strong empirical support for treating multi-homing as a core feature of platform labour markets rather than a marginal phenomenon. The prevalence of multi-homing in this sample mirrors qualitative and survey-based evidence from other contexts, where workers report switching between apps in real time to maximise earnings and minimise idle time (Popan, 2024). The observed intensity of multi-homing also suggests weak platform exclusivity and low switching costs, conditions under which traditional firm-centric models of competition become less informative.

Table 3. Platform Engagement Patterns and Motivations for Multi-Homing among Gig Workers

Indicator	Share (%)	Reason/Motivation	Share (%)
Single homing (1 platform)	38.8	To increase income	72.4
Multi-homing (2 or more platforms)	61.2	To avoid order scarcity	58.9
Uses 2 platforms	34.5	Platform instability	41.7
Uses 3 platforms	18.7	High platform cuts	37.6
Uses 4 or more platforms	8.0	Flexible working hours	34.2

Among the reasons for multi-homing economic motives dominate, with income augmentation and avoidance of order scarcity cited most frequently (Table 3). Institutional and operational factors also play a significant role. A substantial share of workers cite platform instability, high platform cuts, and the need for flexibility as reasons for diversifying platform engagement. The

prevalence of individualised coping strategies such as multi-homing reflects platform architectures that fragment worker coordination and shift risk management onto workers (Lei, 2020). These responses resonate with the literature on algorithmic management, which emphasises how opaque rules and unpredictable enforcement encourage workers to maintain multiple platform options as a form of insurance (Kellogg et al., 2020; Li & Zhu, 2021).

Tricity-wise Trends: Multi-Homing

Multi-homing is prevalent across all three cities. 38 percent of the sampled workers in Chandigarh, 42 percent in Mohali, and 39 percent in Panchkula were engaged with two or more than two platforms.

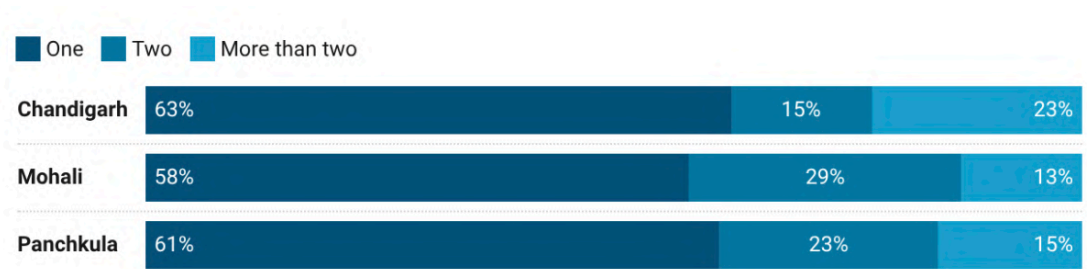


Figure 7: Multi-homing across tricity

Taken together, the descriptive findings highlight four interrelated features of platform-based labour markets. First, gig work is characterised by high work intensity and income volatility, particularly among young and migrant workers. Second, multi-homing is widespread and an economic imperative, reflecting rational responses to platform costs and demand uncertainty. Third, weak platform exclusivity and high labour mobility suggest that competition across platforms is fundamentally shaped by worker overlap rather than by prices alone. Fourth, the spatial differences in the workers' conditions can be attributed to the differences in regulatory frameworks across states.

The findings of this report yield important insights for the future policy directions. Flexibility cannot be a substitute for labor security. Government's active intervention becomes imperative for managing the precarity in the sector. India's current reform path needs to create a better enforceable architecture of protection with portable social security, clear accountability of aggregators, transparent commissions, and a functioning grievance redressal mechanism. The current challenge for the government is to retain the income-generating opportunities produced by platform-based work while simultaneously reducing the power gap between apps and workers. This balance will define the next phase of the gig economy reform.

Multi-Homing and Income Relationship

The survey points to a positive association between income and multi-homing. As the workers engage with more platforms, they are more likely to earn greater income. Among workers associated with one platform, earnings are largely concentrated between five hundred and a thousand rupees, across cities. Only 6 percent of them reported income more than Rs 1500. On the contrary, this proportion is 23 percent for workers engaged with more than two platforms. These findings are in line with multi-homing functions as an economic strategy for mitigating uncertainty. However, viewed objectively, there is a persistence of workers in lower-and middle-income categories even among the multi-homers.

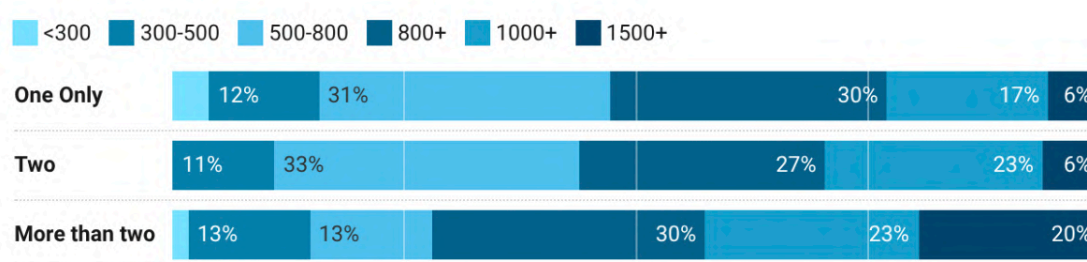


Figure 8: Multi Homing and Daily Income

What Initiatives Have Companies Taken?

The rapid expansion of the gig economy fostered a highly competitive market environment among firms. Subsequent studies increasingly examined the impact of worker mobility on inter-firm competition, underlining the importance of worker retention strategies for the firms (Allon et al., 2025). In this context, several platforms launched skilling courses for the gig workers to “gain repeat business from the app” and, simultaneously, also improve the quality of service (NITI, 2022). For instance, many companies partnered with the National Skill Development Corporation to train blue-collar workers at scale (NITI, 2022).

Additionally, platforms adopted a range of welfare-orientated measures. Companies such as Ola and Uber partnered with banks and non-banking financial companies for ensuring financial inclusion and providing capital access (CNBC, 2015). Several aggregators also introduced insurance policies for the workers. For instance, platforms such as Uber and Ola provided driver-partners access to insurance programmes (IE, 2017; ET, 2018). The aggregators adopted a gamut of relief measures during the COVID pandemic. For instance, Ola launched “Drive the Driver Fund” to provide financial assistance to the drivers and their families during medical emergencies (Ola, 2026). Urban Company also created a relief fund under the

umbrella of 'Project Vishwas' to provide monetary support during the period of economic disruption (Urban Company, 2023).

Apart from these initiatives, major platforms have established an in-app feedback system and grievance redressal mechanisms through which workers can raise concerns regarding payment, ratings and account deactivation issues. Some platforms have even experimented with partner meetings and consultation mechanisms. For instance, Uber launched India's first Driver Advisory Council to provide a space for the workers to meaningfully engage with the platform and elicit their work concerns (PAFI, 2024). However, such initiatives remained discretionary and platform-dependent without any statutory backing. Recognising the issues with such ad hoc arrangements, the government introduced the Code of Social Security to universalise access to social security for gig workers.

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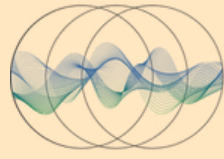
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Photo captured during field survey in Tricity

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